

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Essex County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$621	\$172	\$195
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$628	\$118	\$166
American European Ins Co (Rutgers Group) (5)	\$547	N/A	\$408
American Fire & Casualty Co (Ohio Casualty Group)	\$732	N/A	\$321
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$735-\$979	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$665	\$210	\$282
Amica Mutual Ins Co (1)	\$781-\$983	\$129-\$164	\$204-\$258
Armed Forces Ins Exchange (3)	\$528	N/A	\$175
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$560-\$829	\$94	\$246
Bay State Ins Co (Andover Group)	\$682	\$150	\$212
Camden Fire Ins Assoc (OneBeacon Group)	\$394-\$516	\$139-\$189	\$189-\$230
Castlepoint Ins Co (Tower Group)	\$562-\$701	\$181-\$208	\$258-\$291
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,445	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$539	N/A	\$143
Cumberland Mutual Fire Ins Co	\$454-\$571	\$138	\$179
Electric Ins Co (3)	\$540-\$1,788	\$97	\$89
Empire Fire & Marine Ins Co	\$378-\$494	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$444-\$543	\$143-\$178	\$151-\$188
Encompass P&C Ins Co of NJ (Encompass Group)	\$392-\$935	\$111-\$299	\$120-\$319
Excelsior Ins Co	\$421	\$156	\$212
Farm Family Casualty Ins Co (3)	\$554	\$100	\$185
Farmers Ins Co of Flemington	\$628	\$190	\$237
Farmers Mutual Fire Ins Co of Salem Cty	\$816	\$148	\$282
Federal Ins Co (Chubb Group)	\$938	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$409	\$112	\$167
Fireman's Fund Indemnity Corp (Allianz Group)	\$869	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$979	\$124-\$158	\$190-\$214
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$519	\$124	\$156
Fitchburg Mutual Ins Co	\$845	\$175	\$224
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$544-\$637	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$561-\$734	\$100-\$153	\$183-\$210
Great Northern Ins Co (Chubb Group) (2)	\$1,445	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (Hanover Insurance Group)	\$824	\$129	\$169
Harleysville Ins Co of NJ	\$599-\$701	\$169-\$196	\$214-\$247
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$789	\$114	\$160
High Point Preferred Ins Co	\$656	\$161	\$175
Homesite Ins Co	\$665	\$210	\$282
IDS Property Casualty Ins Co	\$815	\$127	\$228
Liberty Mutual Fire Ins Co	\$535-\$1,960	\$121	\$210
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$661	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$721	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$762	\$225	\$268
Merchants Preferred Ins Co (Merchants Group)	\$547	N/A	\$408
Merrimack Mut Fire Ins Co (Andover Group)	\$778-\$1,088	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$943	\$113	\$168
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$741	\$69	\$125
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$877	\$80	\$147
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,078	\$162	\$241
Pacific Indemnity Co (Chubb Group)	\$938	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$394-\$516	\$139-\$189	\$189-\$230
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$564	\$138	\$167
Preserver Ins Co (Tower Group) (5)	\$584	\$151	\$127
Proformance Ins Co	\$693	N/A	\$191
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$742	\$96	\$159
Providence Mutual Fire Ins Co	\$435-\$717	\$166	\$172
Public Service Mutual Ins Co	\$434	\$118	\$114
Quincy Mutual Fire Ins Co	\$628-\$779	\$133	\$170
Rutgers Cas Ins Co (Rutgers Group)	\$492-\$649	\$124-\$160	\$176-\$228
Selective Ins Co of Amer (Selective Group)	\$614	\$149	\$193
Selective Way Ins Co (Selective Group)	\$518	N/A	\$193
State Farm Fire and Casualty Co	\$607	\$115	\$235
Tokio Marine & Nichido Fire Ins Co Ltd	\$656	\$149	\$480
Tower Ins Co of NY (Tower Group)	\$562	N/A	\$259
Tower National Ins Co (Tower Group)	\$562-\$701	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$458-\$542	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$483-\$560	N/A	\$137-\$154
USAA Casualty Ins Co (USAA Group) (1) (3)	\$488-\$566	N/A	\$137-\$154
Vigilant Ins Co (Chubb Group) (2)	\$1,267	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$876	N/A	\$295

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